

B1 (Official Form 1)(1/08)

United States Bankruptcy Court  
Northern District of Illinois

## Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): <b>Ernst, John M.</b>	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-8925</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): <b>6608 N. Keating Ave. Lincolnwood, IL</b>	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code <b>60712</b>	ZIP Code
County of Residence or of the Principal Place of Business: <b>Cook</b>	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	

Type of Debtor (Form of Organization) (Check one box)	Nature of Business (Check one box)	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.	<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other	<input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13
<input type="checkbox"/> Corporation (includes LLC and LLP)	<input type="checkbox"/> Tax-Exempt Entity (Check box, if applicable)	<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
<input type="checkbox"/> Partnership	<input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	
<input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Debts (Check one box)
		<input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.

Filing Fee (Check one box)	Check one box: Chapter 11 Debtors
<input checked="" type="checkbox"/> Full Filing Fee attached	<input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).
<input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.	Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.
<input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

Statistical/Administrative Information												THIS SPACE IS FOR COURT USE ONLY
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.												
Estimated Number of Creditors												
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000			
Estimated Assets												
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion			
Estimated Liabilities												
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion			

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Ernst, John M.</b>
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)		
Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)		
Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:
<b>Exhibit A</b>		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>X /s/ Alexey Y. Kaplan (Kaplan Law Offices, P.C.) 2009</b> Signature of Attorney for Debtor(s) (Date) <b>Alexey Y. Kaplan (Kaplan Law Offices, P.C.) 6272494</b>
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.		
<b>Exhibit D</b> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes)		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
<hr/> (Name of landlord that obtained judgment)		
<hr/> (Address of landlord)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

B1 (Official Form 1)(1/08)

**Voluntary Petition**

(This page must be completed and filed in every case)

**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.  
 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
 [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ John M. Ernst**Signature of Debtor **John M. Ernst****X**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**October 8, 2009**

Date

**Signature of Attorney\*****X /s/ Alexey Y. Kaplan (Kaplan Law Offices, P.C.)**

Signature of Attorney for Debtor(s)

**Alexey Y. Kaplan (Kaplan Law Offices, P.C.) 6272494**

Printed Name of Attorney for Debtor(s)

**Kaplan Law Offices, P.C.**

Firm Name

**4043 Dempster  
Skokie, IL 60076**

Address

**Email: ayk@ameritech.net****847-676-8600 Fax: 847-676-8601**

Telephone Number

**October 8, 2009**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

**Ernst, John M.****Signatures****Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X /s/ John M. Ernst**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

**X /s/ Alexey Y. Kaplan (Kaplan Law Offices, P.C.)**

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

**United States Bankruptcy Court  
Northern District of Illinois**

In re

**John M. Ernst**

Case No. \_\_\_\_\_

Debtor

Chapter\_\_\_\_\_

**7**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	1	<b>1,490,000.00</b>		
B - Personal Property	<b>Yes</b>	3	<b>59,465.00</b>		
C - Property Claimed as Exempt	<b>Yes</b>	1			
D - Creditors Holding Secured Claims	<b>Yes</b>	2		<b>2,787,490.00</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	1		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	8		<b>559,722.11</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	1			
H - Codebtors	<b>Yes</b>	1			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	1			<b>11,326.00</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	2			<b>13,497.00</b>
Total Number of Sheets of ALL Schedules		<b>21</b>			
	Total Assets		<b>1,549,465.00</b>		
		Total Liabilities		<b>3,347,212.11</b>	

**United States Bankruptcy Court  
Northern District of Illinois**

In re **John M. Ernst**

Debtor

Case No. \_\_\_\_\_

Chapter \_\_\_\_\_

**7**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
<b>TOTAL</b>	

**State the following:**

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	
4. Total from Schedule F	
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	

In re

John M. Ernst

Case No.

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**Debtors**

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<b>Residence: 6608 N. Keating Ave. Lincolnwood, Illinois 60712</b>	<b>Fee simple</b>	-	<b>500,000.00</b>	<b>978,695.00</b>
<b>1418 W. Belle Plaine Chicago, Illinois 60613 Two-Flat</b>	<b>Future interest</b>	J	<b>575,000.00</b>	<b>1,043,992.00</b>
<b>1346 N. Oakley Chicago, Illinois 60622 Two-Flat</b>	<b>Joint tenant</b>	-	<b>415,000.00</b>	<b>764,803.00</b>

Sub-Total ≥ **1,490,000.00** (Total of this page)

Total > 1.490.000,00

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re

**John M. Ernst**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash on hand</b>	-	<b>100.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Checking account at New Century Bank</b>	J	<b>125.00</b>
		<b>Checking account at Harris Bank</b>	-	<b>200.00</b>
		<b>Checking account at Washington Mutual Bank</b>	-	<b>200.00</b>
		<b>Checking account at First Bank</b>	-	<b>200.00</b>
		<b>Checking account at National City Bank</b>	-	<b>25.00</b>
		<b>Savings account at New Century Bank</b>	J	<b>250.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.		<b>Security deposit with Joh Kabrud &amp; Adriane Goehring</b>	-	<b>2,350.00</b>
		<b>Security deposit with Maylin &amp; Everson Arucani</b>	-	<b>1,850.00</b>
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>General and ordinary household goods and furnishings (held jointly with spouse; amount reflects debtor's interest only)</b>	-	<b>1,250.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		<b>Necessary wearing apparel</b>	-	<b>1,000.00</b>
7. Furs and jewelry.		<b>Watch</b>	-	<b>250.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>Hunting firearm</b>	-	<b>500.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Term life insurance policy</b>	-	<b>0.00</b>
Sub-Total > (Total of this page)				<b>8,300.00</b>

2 continuation sheets attached to the Schedule of Personal Property

In re

**John M. Ernst**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>401 (K) with Principal Financial Group</b>	-	<b>39,455.00</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>A-1 Properties, Inc.</b>	-	<b>0.00</b>
14. Interests in partnerships or joint ventures. Itemize.		<b>Equity interest in McCulom Lake Hunt Club (membership interest)</b>	-	<b>2,000.00</b>
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		<b>Anticipated tax refund (held jointly with spouse; amount reflects only debtor's interest therein)</b>	J	<b>4,710.00</b>
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
			Sub-Total > (Total of this page)	<b>46,165.00</b>

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

In re

**John M. Ernst**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Audi A-4 with approx. 50,000 miles (in name of <b>A-1 Properties, Inc.</b> )	-	<b>5,000.00</b>
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **5,000.00**  
(Total of this page)  
Total > **59,465.00**

(Report also on Summary of Schedules)

Sheet 2 of 2 continuation sheets attached  
to the Schedule of Personal Property

In re

**John M. Ernst**

Case No. \_\_\_\_\_

Debtor

## **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

- 11 U.S.C. §522(b)(2)  
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Cash on Hand</b>			
Cash on hand	735 ILCS 5/12-1001(b)	100.00	100.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
Checking account at New Century Bank	735 ILCS 5/12-1001(b)	125.00	250.00
Checking account at Harris Bank	735 ILCS 5/12-1001(b)	200.00	200.00
Checking account at Washington Mutual Bank	735 ILCS 5/12-1001(b)	200.00	200.00
Checking account at First Bank	735 ILCS 5/12-1001(b)	200.00	200.00
Checking account at National City Bank	735 ILCS 5/12-1001(b)	25.00	25.00
Savings account at New Century Bank	735 ILCS 5/12-1001(b)	250.00	500.00
<b>Wearing Apparel</b>			
Necessary wearing apparel	735 ILCS 5/12-1001(a)	1,000.00	1,000.00
<b>Furs and Jewelry</b>			
Watch	735 ILCS 5/12-1001(b)	250.00	250.00
<b>Firearms and Sports, Photographic and Other Hobby Equipment</b>			
Hunting firearm	735 ILCS 5/12-1001(b)	500.00	500.00
<b>Interests in Insurance Policies</b>			
Term life insurance policy	215 ILCS 5/238	0.00	0.00
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
401 (K) with Principal Financial Group	735 ILCS 5/12-704 735 ILCS 5/12-1006	39,455.00	39,455.00
<b>Interests in Partnerships or Joint Ventures</b>			
Equity interest in McCulom Lake Hunt Club (membership interest)	735 ILCS 5/12-1001(b)	500.00	2,000.00
<b>Other Liquidated Debts Owing Debtor Including Tax Refund</b>			
Anticipated tax refund (held jointly with spouse; amount reflects only debtor's interest therein)	735 ILCS 5/12-1001(b)	1,650.00	9,420.00
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
2003 Audi A-4 with aprox. 50,000 miles (in name of A-1 Properties, Inc.)	735 ILCS 5/12-1001(c)	2,400.00	5,000.00

Total:

**46,855.00**

**59,100.00**

**0** continuation sheets attached to Schedule of Property Claimed as Exempt

In re **John M. Ernst**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D , N A T U R E O F L I E N , A N D D E S C R I P T I O N A N D V A L U E O F P R O P E R T Y S U B J E C T T O L I E N	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M W I T H O U T D E D U C T I N G V A L U E O F C O L L A T E R A L	U N S E C U R E D P O R T I O N , I F A N Y
Account No. 1336241523098			Opened 6/18/07					
Creditor #: 1 Bk Of Amer 475 Crosspoint Pkw Getzville, NY 14068			Mortgage  1418 W. Belle Plaine Chicago, Illinois 60613 Two-Flat		X			
			Value \$ 575,000.00				879,991.00	304,991.00
Account No. 96529674			Opened 4/05/05					
Creditor #: 2 Countrywide 450 American St Simi Valley, CA 93065			Mortgage  1346 N. Oakley Chicago, Illinois 60622 Two-Flat		X			
			Value \$ 415,000.00				616,303.00	201,303.00
Account No. 12337			Opened 12/14/05					
Creditor #: 3 Countrywide 450 American St Simi Valley, CA 93065			Mortgage  1346 N. Oakley Chicago, Illinois 60622 Two-Flat		X			
			Value \$ 415,000.00				148,500.00	148,500.00
Account No. 610026			Opened 6/15/07					
Creditor #: 4 Harris N.A. 111 W Monroe Chicago, IL 60603	X		Mortgage  Residence: 6608 N. Keating Ave. Lincolnwood, Illinois 60712		X			
			Value \$ 500,000.00				180,303.00	180,303.00
Subtotal (Total of this page)							1,825,097.00	835,097.00

1 continuation sheets attached

In re

**John M. Ernst**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT T	UNLIQUIDATED D	DISPUTED D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. <b>4586118787</b>			Opened 6/13/07  <b>Mortgage</b>  1418 W. Belle Plaine Chicago, Illinois 60613 Two-Flat		X		164,001.00	164,001.00
Creditor #: 5 Natl City Po Box 94982 Cleveland, OH 44101	-		Value \$ 575,000.00					
Account No. <b>9085304127649 // 09-CH-014076</b>	X -		Opened 12/28/06  <b>Mortgage</b>  Residence: 6608 N. Keating Ave. Lincolnwood, Illinois 60712		X		798,392.00	298,392.00
			Value \$ 500,000.00					
Account No.			Codilis & Associates, PC 15W030 North Frontage Rd., Ste. 100 Burr Ridge, IL 60527					
Representing: Wshngtn Mutl	X -		Value \$					
Account No.								
Account No.			Value \$					
Sheet <b>1</b> of <b>1</b> continuation sheets attached to Schedule of Creditors Holding Secured Claims				Subtotal (Total of this page)			<b>962,393.00</b>	<b>462,393.00</b>
				Total (Report on Summary of Schedules)			<b>2,787,490.00</b>	<b>1,297,490.00</b>

In re

**John M. Ernst**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### Deposits by individuals

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

#### Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

In re John M. Ernst,  
Debtor

Case No. \_\_\_\_\_

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTO	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
				C	U	D	
Account No. <b>5467-0024-0944-1376</b>			Opened 4/10/08 Business credit account (duplicate)		X		Unknown
Creditor #: 1 5/3 Bank Cc 38 Fountain Square Cincinnati, OH 45263	-						
Account No. <b>4091-1630-0000-9603</b>			Opened 5/23/08 Business expenses.		X		11,124.00
Creditor #: 2 Advanta Bk Welsh And McKEAN R Horsham, PA 19044	-						
Account No. <b>XXXX-XXXXX7-02009</b>			Prior to 10/2008 Credit Account- Business Expenses				34,770.52
Creditor #: 3 American Express Customer Services PO Box 981535 El Paso, TX 79998-1535	-						
Account No.			American Express PO Box 0001 Los Angeles, CA 90096-0001				
Representing: American Express							
<b>7</b> continuation sheets attached				Subtotal (Total of this page)			<b>45,894.52</b>

In re

**John M. Ernst**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. XXXX-XXXXX3-62006		Prior to 10/2008 Credit Account-Business Expenses				5,663.55
Creditor #: 4 American Express Customer Services PO Box 981535 El Paso, TX 79998-1535	-	American Express PO Box 0001 Los Angeles, CA 90096-0001				
Account No.		Opened 5/24/77 Credit account.		X		33,929.00
Account No. 3499911828704773		Prior to 10/2008 Line of Credit-Business Expenses				48,015.16
Creditor #: 5 Amex P.O. Box 981537 El Paso, TX 79998	-	Bank of America PO Box 15710 Wilmington, DE 19886-5710				
Account No. 0000000132754920						
Creditor #: 6 Bank of America PO Box 22031 Greensboro, NC 27420	-					
Account No.						
Representing: Bank of America						
Sheet no. <u>1</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>87,607.71</b>

In re

**John M. Ernst**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. 23-230243134	-	08/2003 Business loan used for construction and improvement of property				50,000.00
Creditor #: 7 Bank of America PO Box 660576 Dallas, TX 75266-0576						
Account No. XXXX-XXXX-XXX9-9269	-	Prior to 10/2008 Credit Account				Unknown
Creditor #: 8 Bank of America PO Box 17295 Wilmington, DE 19850-7295						
Account No. 74923014519395	-	Prior to 12/2008 BCC#0006428329 Acc#74923999119542				71,015.52
Creditor #: 9 Bank of America c/o Bonded Collection Corp 29 E. Madison St., Ste. 1650 Chicago, IL 60602						
Account No. 01-20235337	-	Opened 8/01/08 Credit account.		X		12,071.00
Creditor #: 10 Benfcl/Hfc Po Box 1547 Chesapeake, VA 23327						
Account No. 4136012023	-	Opened 8/29/08 Credit account. (Duplicate with different account number; included for purposes of notice, closure and discharge).		X		Unknown
Creditor #: 11 Benfcl/Hfc Pob 1547 Chesapeake, VA 23327						
Sheet no. 2 of 7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)		133,086.52	

In re

**John M. Ernst**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR  H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>5301</b>  Creditor #: 12 Bk Of Amer 4060 Ogletown/Stan Newark, DE 19713	-	Opened 3/10/97 Credit account.		X		8,455.00
Account No. <b>4003-4426-7950-6249</b>  Creditor #: 13 Cap One Pob 30281 Salt Lake City, UT 84130	-	Opened 9/11/06 Credit account.		X		14,494.00
Account No. <b>4802-1371-0546-1208</b>  Creditor #: 14 Capital One PO Box 30285 Salt Lake City, UT 84130-0285	-	Prior to 10/2008 Credit Account-Business Expenses				21,338.83
Account No.  Representing: Capital One		Capital One PO Box 6492 Carol Stream, IL 60197-6492				
Account No. <b>5401-6830-7621-9945</b>  Creditor #: 15 Chase 800 Brookside Blv Westerville, OH 43081	-	Opened 6/23/95 Credit account.		X		12,558.00
Sheet no. <b>3</b> of <b>7</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>56,845.83</b>

**B6F (Official Form 6F) (12/07) - Cont.**

In re **John M. Ernst** \_\_\_\_\_ Debtor

Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C T O R	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 4366-1410-2008-5173	-	Opened 11/01/77 Credit account.		X		6,246.00
Creditor #: 16 Chase Bank One Card Serv Westerville, OH 43081						
Account No. 5466-1600-5757-4442	-	Opened 8/01/92 Credit account.		X		15,550.00
Creditor #: 17 Citi Pob 6241 Sioux Falls, SD 57117						
Account No. 5467-0024-0944-1376	-	Prior to 10/2008 Credit Account- Business Expenses				14,831.44
Creditor #: 18 Fifth Third Bank Po Box 740789 Cincinnati, OH 45274-0789						
Account No.		Fifth Third Bank Customer Service MD 1MOC2G-4050 38 Fountain Square Plaza Cincinnati, OH 45263				
Representing: Fifth Third Bank						
Account No. 967074240808	-	12/2007 Business expenses - credit account				35,000.00
Creditor #: 19 First Bank PO Box 790037 Saint Louis, MO 63179-0037						

Sheet no. 4 of 7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page)	<b>71,627.44</b>
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In re

**John M. Ernst**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
Representing: <b>First Bank</b>		<b>First Bank</b> PO Box 790269 Saint Louis, MO 63179-0269				
Account No. <b>4857-0583-4218-8327</b>		Prior to 10/2008 Line of Credit; Construction loan for real estate, Business expenses				<b>49,160.34</b>
Creditor #: 20 <b>National City</b> PO Box 4068 Kalamazoo, MI 49003	-					
Account No.		<b>National City</b> PO Box 856176 Louisville, KY 40285-6176				
Representing: <b>National City</b>						
Account No.		<b>Weltman Weinberg &amp; Reis</b> 180 N. LaSalle Street, Suite 240 Chicago, IL 60601				
Representing: <b>National City</b>						
Account No.		<b>Weltman, Weinberg &amp; Reis</b> 175 South 3rd Street, Suite 900 Columbus, OH 43215				
Representing: <b>National City</b>						
Sheet no. <b>5</b> of <b>7</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)		<b>49,160.34</b>	

In re **John M. Ernst**

Case No.

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**Debtor**

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

Sheet no. 6 of 7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

**Subtotal**  
**(Total of this page)**

— 1 —

In re

**John M. Ernst**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	
Account No. <b>50231000087439001</b>		Opened 9/17/08 2007 Mercedes E350 with aprox. 45,000 miles; Repo Feb. 13, 2009.		X		<b>54,534.00</b>
Creditor #: 24 Wells Fargo 711 West Broadway Tempe, AZ 85282	-					
Account No.						
Representing: Wells Fargo		Wells Fargo Financial 2501 Seaport Drive, BH 300 Chester, PA 19013				
Account No.						
Account No.						
Account No.						
Account No.						
Sheet no. <b>7</b> of <b>7</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>54,534.00</b>
			Total (Report on Summary of Schedules)			<b>559,722.11</b>

In re

**John M. Ernst**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
<b>Beth &amp; Mio Richardson c/o Adam Helman, Esq. 205 W. Randolph St. Chicago, IL 60606</b>	<b>Real estate contract for the sale of 1418 W. Belle Plaine Ave., Chicago, Illinois</b>
<b>Dreamtown 1950 North Sedgwick Chicago, IL 60614</b>	<b>Exclusive right to sell 1418 W. Belle Plaine &amp; 1346 N. Oakley</b>
<b>Jon Kobrud &amp; Adriane Goehring 1418 W. Belle Plaine Chicago, IL 60613</b>	<b>Residential lease at \$1,850 per month</b>
<b>Lindsay Rask 1346 N. Oakley Chicago, IL 60622</b>	<b>Residential lease for \$1,350/month</b>
<b>Maylin &amp; Evenson Arcani 1346 N. Oakley Chicago, IL 60622</b>	<b>Residential lease at \$1,850/month</b>
<b>Paul &amp; Emily Huffman c/o Eisner &amp; Helman, P.C. 205 W. Randolph Street Chicago, IL 60606</b>	<b>Real estate contract for the sale of 1346 N. Oakley, Chicago, Illinois</b>

In re

**John M. Ernst**

Case No. \_\_\_\_\_

Debtor

## **SCHEDELE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

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NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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**Debra Ernst  
6608 N. Keating  
Lincolnwood, IL 60712**

**Harris N.A.  
111 W Monroe  
Chicago, IL 60603**

**Debra Ernst  
6608 N. Keating  
Lincolnwood, IL 60712**

**Wshngtn Mutl  
7757 Bayberry Rd  
Jacksonville, FL 32256**

5/3 Bank Cc  
38 Fountain Square  
Cincinnati, OH 45263

Advanta Bk  
Welsh And Mckean R  
Horsham, PA 19044

American Express  
Customer Services  
PO Box 981535  
El Paso, TX 79998-1535

American Express  
Customer Services  
PO Box 981535  
El Paso, TX 79998-1535

American Express  
PO Box 0001  
Los Angeles, CA 90096-0001

American Express  
PO Box 0001  
Los Angeles, CA 90096-0001

Amex  
P.O. Box 981537  
El Paso, TX 79998

Bank of America  
PO Box 22031  
Greensboro, NC 27420

Bank of America  
PO Box 660576  
Dallas, TX 75266-0576

Bank of America  
PO Box 17295  
Wilmington, DE 19850-7295

Bank of America  
c/o Bonded Collection Corp  
29 E. Madison St., Ste. 1650  
Chicago, IL 60602

Bank of America  
PO Box 15710  
Wilmington, DE 19886-5710

Benfcl/Hfc  
Po Box 1547  
Chesapeake, VA 23327

Benfcl/Hfc  
Pob 1547  
Chesapeake, VA 23327

Beth & Mio Richardson  
c/o Adam Helman, Esq.  
205 W. Randolph St.  
Chicago, IL 60606

Bk Of Amer  
475 Crosspoint Pkw  
Getzville, NY 14068

Bk Of Amer  
4060 Ogletown/Stan  
Newark, DE 19713

Cap One  
Pob 30281  
Salt Lake City, UT 84130

Capital One  
PO Box 30285  
Salt Lake City, UT 84130-0285

Capital One  
PO Box 6492  
Carol Stream, IL 60197-6492

Chase  
800 Brooksedge Blv  
Westerville, OH 43081

Chase  
Bank One Card Serv  
Westerville, OH 43081

Citi  
Pob 6241  
Sioux Falls, SD 57117

Codilis & Associates, PC  
15W030 North Frontage Rd., Ste. 100  
Burr Ridge, IL 60527

Countrywide  
450 American St  
Simi Valley, CA 93065

Countrywide  
450 American St  
Simi Valley, CA 93065

Debra Ernst  
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Debra Ernst  
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Lincolnwood, IL 60712

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1950 North Sedgwick  
Chicago, IL 60614

Fifth Third Bank  
Po Box 740789  
Cincinnati, OH 45274-0789

Fifth Third Bank  
Customer Service MD 1MOC2G-4050  
38 Fountain Square Plaza  
Cincinnati, OH 45263

First Bank  
PO Box 790037  
Saint Louis, MO 63179-0037

First Bank  
PO Box 790269  
Saint Louis, MO 63179-0269

Harris N.A.  
111 W Monroe  
Chicago, IL 60603

Jon Kobrud & Adriane Goehring  
1418 W. Belle Plaine  
Chicago, IL 60613

Lindsay Rask  
1346 N. Oakley  
Chicago, IL 60622

Maylin & Evenson Arcani  
1346 N. Oakley  
Chicago, IL 60622

National City  
PO Box 4068  
Kalamazoo, MI 49003

National City  
PO Box 2349  
#KA16F5  
Kalamazoo, MI 49003-2349

National City  
PO Box 856176  
Louisville, KY 40285-6176

National City  
PO Box 856176  
Louisville, KY 40285-6176

Natl City  
Po Box 94982  
Cleveland, OH 44101

Nicor Gas  
1844 Ferry Road  
Naperville, IL 60563

Paul & Emily Huffman  
c/o Eisner & Helman, P.C.  
205 W. Randolph Street  
Chicago, IL 60606

Washington Mutual  
PO Box 78065  
Phoenix, AZ 85062-8065

Wells Fargo  
711 West Broadway  
Tempe, AZ 85282

Wells Fargo Financial  
2501 Seaport Drive, BH 300  
Chester, PA 19013

Weltman Weinberg & Reis  
180 N. LaSalle Street, Suite 240  
Chicago, IL 60601

Weltman, Weinberg & Reis  
175 South 3rd Street, Suite 900  
Columbus, OH 43215

Weltman, Weinburg & Reis Co., LPA  
323 W. Lakeside Ave., Ste. 200  
Cleveland, OH 44113

Wshngtn Mutl  
7757 Bayberry Rd  
Jacksonville, FL 32256

**United States Bankruptcy Court  
Northern District of Illinois**

In re **John M. Ernst**

Debtor

Case No. \_\_\_\_\_

Chapter **7** \_\_\_\_\_

**DECLARATION OF COMPLIANCE WITH RULE 9009**

The undersigned is the attorney for the debtor in this case.

The undersigned declares under penalty of perjury that the Schedules and Forms filed in this case for the debtor were computer generated using *Best Case Bankruptcy* and conform with those prescribed by Bankruptcy Rule 9009.

Date **October 8, 2009**

**/s/ Alexey Y. Kaplan (Kaplan Law Offices, P.C.) 6272494**

Signature of attorney

**Alexey Y. Kaplan (Kaplan Law Offices, P.C.) 6272494**

**Kaplan Law Offices, P.C.**

**4043 Dempster**

**Skokie, IL 60076**

**847-676-8600**